

Information to identify the case:

Debtor 1	Matthew Lee Putman	Social Security number or ITIN	xxx-xx-3829
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10461-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew Lee Putman

10/17/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Matthew Lee Putman
Debtor

Case No. 19-10461-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Oct 17, 2024

Form ID: 3180W

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2024:

Recip ID	Recipient Name and Address
db	+ Matthew Lee Putman, 665 Water Street, Conneaut Lake, PA 16316-7229
15058971	+ Conneaut Lake Child Care Center, 155 South 9th Street, PO Box 98, Conneaut Lake PA 16316-0098
15085700	+ MORTGAGE RESEARCH CENTER, LLC, et.al., CENLAR FSB, BK Department, 425 PHILLIPS BLVD., EWING NJ 08618-1430
15045501	+ Meadville Diagnostic Medical Imaging Inc, 751 Liberty Street, Meadville, PA 16335-2559
15045504	+ Phelan Hallinan Diamond & Jones LLP, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
15045506	+ Tsi / 51, PO Box 15273, Wilmington, DE 19850-5273
15045507	+ UPMC Hamot Surgery Center, 200 State Street, Erie, PA 16507-1499

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 18 2024 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 17 2024 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 18 2024 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 17 2024 23:50:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: JEFFERSONCAP.COM	Oct 18 2024 03:43:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ EDI: PRA.COM	Oct 18 2024 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15045494	+ Email/Text: EBNProcessing@afni.com	Oct 17 2024 23:50:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
15081616	+ EDI: AAFES	Oct 18 2024 03:43:00	Army & Air Force Exchange Services, Attention: GC-G, 3911 S. Walton Walker Blvd, Dallas, TX 75236-1509
15045496	Email/Text: correspondence@credit-control.com	Oct 17 2024 23:49:00	Central Loan Administration & Reporting, Po Box 77404, Ewing, NJ 08628
15045495	+ EDI: CAPITALONE.COM	Oct 18 2024 03:43:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15045497	+ EDI: DISH	Oct 18 2024 03:43:00	Dish Network, PO Box 94063, Palatine, IL 60094-4063

District/off: 0315-1

User: auto

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15045498	+ Email/Text: kslater@eriefcu.org	Oct 17 2024 23:50:00	Erie Federal Credit Union, 3503 Peach Street, Erie, PA 16508-2741
15045499	Email/Text: rj@ffcc.com	Oct 17 2024 23:49:00	First Federal Credit Control, 24700 Chagrin Boulevard, Suite 2, Cleveland, OH 44122
15272059	Email/Text: Bankruptcy@Freedommortgage.com	Oct 17 2024 23:49:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
15045500	EDI: JEFFERSONCAP.COM	Oct 18 2024 03:43:00	Jefferson Capital Systems, 16 Mcleland Road, Saint Cloud, MN 56303
15081325	EDI: JEFFERSONCAP.COM	Oct 18 2024 03:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15045502	+ EDI: AAFES	Oct 18 2024 03:43:00	Military Star, 3911 Walton Walker, Dallas, TX 75236-1509
15045503	+ Email/Text: Bankruptcies@nragroup.com	Oct 17 2024 23:50:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
15050971	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 17 2024 23:50:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
15045505	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 17 2024 23:50:00	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
15045848	^ MEBN	Oct 17 2024 23:51:34	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15045508	+ EDI: VERIZONCOMB.COM	Oct 18 2024 03:42:00	Verizon, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Mortgage Research Center, LLC, et.al.
cr	*	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
cr	*+	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:

District/off: 0315-1

User: auto

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Date Rcvd: Oct 17, 2024

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Name	Email Address
Brent J. Lemon	on behalf of Creditor Freedom Mortgage Corporation blemon@kmlawgroup.com lemondropper75@hotmail.com
Daniel P. Foster	on behalf of Debtor Matthew Lee Putman dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Mortgage Research Center LLC, et.al. jblank@pincuslaw.com, brausch@pincuslaw.com
Mario J. Hanyon	on behalf of Creditor Mortgage Research Center LLC, et.al. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor Mortgage Research Center LLC, et.al. pawb@fedphe.com

TOTAL: 9